

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: DAWN A STEIMER

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Case No. :11-bk-21825

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/07/2011.
- 2) The plan was confirmed on 08/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/20/2014.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/05/2012, 08/13/2014.
- 5) The case was completed on 06/28/2016.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,346.45.
- 10) Amount of unsecured claims discharged without full payment: \$126,776.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 106,960.00	
Less amount refunded to debtor(s)	\$ 379.24	
NET RECEIPTS		\$ 106,580.76

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 10,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 8,739.74	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 18,739.74
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MIDLAND CREDIT MANAGEMENT	Uns	4,083.00	4,083.16	4,083.16	4,083.16	0.00
EMERGENCY PHY ASSOC OF PA PC	Uns	0.00	1,080.00	1,080.00	1,080.00	0.00
SCHUYLKILL CO TAX CLAIM	Sec	900.00	2,168.55	2,168.55	2,168.55	0.00
SCHUYLKILL CO TAX CLAIM	Sec	1,169.23	2,546.03	2,546.03	2,546.03	0.00
SCHUYLKILL CO TAX CLAIM	Sec	1,500.00	4,328.04	4,328.04	4,328.04	0.00
CANDICA LLC	Uns	2,940.00	2,975.64	2,975.64	2,975.64	0.00
READING AREA WATER	Sec	3,000.00	3,201.56	3,201.56	3,201.56	0.00
ST JOSEPH MEDICAL CENTER	Uns	0.00	200.00	200.00	200.00	0.00
BAYVIEW LOAN SERVICING	Sec	270,286.53	275,556.45	5,593.56	2,504.49	0.00
CITY OF READING	Sec	0.00	2,701.63	2,701.63	2,701.63	0.00
FEDERAL NATL MG ASSN/FANNIE	Sec	30,728.00	40,653.38	48,587.40	48,587.40	0.00
ARCADIA RECOVERY BUREAU	Uns	0.00	1,306.38	1,306.38	1,306.38	0.00
AMERICAN INFOSOURCE LP	Uns	402.00	415.16	415.16	415.16	0.00
SCHUYLKILL VALLEY SEWER	Sec	2,446.03	2,000.00	2,000.00	2,000.00	0.00
SCHUYLKILL VALLEY SEWER	Sec	4,213.04	5,506.06	5,506.06	5,506.06	0.00
CITY OF POTTSVILLE	Sec	0.00	319.26	319.26	319.26	0.00
NEW PHILADELPHIA BORO	Sec	1,700.00	1,500.00	1,500.00	1,500.00	0.00
NEW PHILADELPHIA BORO	Sec	2,213.00	900.00	900.00	900.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO HOME MORTGAGE	Sec	33,412.70	33,412.70	0.00	0.00	0.00
STEPHEN MC COY OTTO ESQ	Lgl	0.00	10,000.00	10,000.00	10,000.00	0.00
BOROUGH OF WOMELSDORF	Sec	1,355.00	NA	NA	0.00	0.00
DIAMOND CREDIT UNION	Uns	81,994.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Uns	7,580.00	NA	NA	0.00	0.00
CALVARY PORTFOLIO SERVICES	Uns	1,565.00	NA	NA	0.00	0.00
CHASE	Uns	7,209.00	NA	NA	0.00	0.00
DIAMOND CREDIT UNION	Uns	6,278.00	NA	NA	0.00	0.00
FEDERAL CREDIT CORP	Uns	21,489.00	NA	NA	0.00	0.00
HSBC	Uns	661.00	NA	NA	0.00	0.00
PPL	Uns	0.00	149.74	149.74	149.74	0.00
PPL	Uns	0.00	168.70	168.70	168.70	0.00
PPL	Uns	1,682.00	357.49	357.49	357.49	0.00
PPL	Uns	0.00	8.85	8.85	8.85	0.00
PPL	Uns	0.00	170.93	170.93	170.93	0.00
PPL	Uns	0.00	661.95	661.95	661.95	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 48,587.40	\$ 48,587.40	\$ 0.00
Mortgage Arrearage	\$ 5,593.56	\$ 2,504.49	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 25,171.13	\$ 25,171.13	\$ 0.00
TOTAL SECURED:	\$ 79,352.09	\$ 76,263.02	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 11,578.00	\$ 11,578.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 18,739.74	
Disbursements to Creditors	\$ 87,841.02	
TOTAL DISBURSEMENTS:		\$ 106,580.76

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/10/2016

By: /s/ Frederick L. Reigle, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.